

**Table 15.13-- AVERAGE EXPENDITURES AND PREMIUMS FOR PERSONAL
AUTOMOBILE INSURANCE, FOR THE UNITED STATES AND HAWAII:
1996 TO 2000**

Year	Average expenditures 1/			Combined average premiums 2/		
	United States (dollars)	Hawaii		United States (dollars)	Hawaii	
		Average (dollars)	Rank 3/		Average (dollars)	Rank 3/
1996	4/ 691.48	958.69	4	4/ 785.18	1,096.01	4
1997	4/ 705.95	912.36	4	4/ 802.83	1,038.02	4
1998	4/ 703.89	797.49	11	4/ 801.65	919.73	9
1999	4/ 684.54	4/ 699.99	4/ 16	4/ 783.48	4/ 833.73	4/ 14
2000	686.71	700.09	17	785.80	811.50	17

1/ Total written premiums for all coverages divided by the liability written car years. Assumes that all insured vehicles carry liability coverage but do not necessarily carry collision and/or comprehensive coverage.

2/ Average premiums for each of the major coverages (liability, comprehensive, and collision) added together to estimate the representative average premium for an insured vehicle carrying all coverages.

3/ Among 50 States and D.C., highest average expenditure and combined average premium ranked 1.

4/ Revised.

Source: National Association of Insurance Commissioners, *State Average Expenditures & Premiums for Personal Automobile Insurance in 2000* (July 2002), tables 2 and 3.